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Customer No. 30223

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor Application Of:

Douglas U. Mennie
William J. Jones
Mark C. Munro

) Atty. Docket No.: 47171-00373USD1

) Examiner: Not Assigned

) Group Art Unit: 2621

) Application No.: 10/084,856

) Filed: February 27, 2002

) For: Automatic Funds Processing System)

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to the Commissioner for Patents, Washington, D.C. 20231, on March 7, 2003.

Signature: Janet L. Newmaker
Janet L. Newmaker

**FOURTH INFORMATION DISCLOSURE
STATEMENT UNDER 37 C.F.R. §§ 1.97 AND 1.98**

Commissioner for Patents
Washington, D.C. 20231

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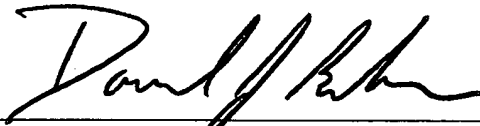
Dear Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56, it is respectfully requested that this Fourth Information Disclosure Statement be entered, and the references listed on enclosed Form PTO-1449 be considered by the Examiner and made of record. In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. §§ 1.97(g) and (h), this Fourth Information Disclosure Statement is not to be construed as a representation that a search has been made, or an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability, as defined in 37 C.F.R. § 1.56.

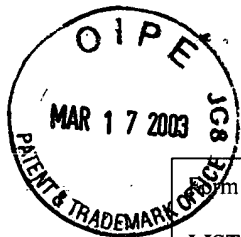
This Fourth Information Disclosure Statement is being filed prior to receipt of a first Office Action reflecting an examination on the merits and, hence, is believed to be timely in accordance with 37 C.F.R. § 1.97(b). Accordingly, no fee is believed to be due. Should any fee be deemed necessary (except payment of the issue fee), however, the Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Deposit Account No. 10-0447 (47171-00373USD1). A duplicate copy of this Statement is enclosed for that purpose.

Respectfully submitted,



Date: March 7, 2003

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Form PTO-1449 (modified)

LIST OF PRIOR ART CITED BY APPLICANT

Sheet 1 of 1

Application No.: 10/084,856
Filing Date: February 27, 2002
First Named Inventor: Douglas U. Mennie
Group Art Unit: 2621
Examiner: Not Assigned
Attorney Docket No.: 47171-00373USD1

U.S. PATENT DOCUMENTS

Examiner Initial	Ref.	Document Number	Date	Name	Class	Sub-Class	Filing Date (if Application)
	A273	4,521,008	06/04/1985	Granzow et al.	271	3	
	A274	5,040,226	08/13/1991	Elischer et al.	382	7	
	A275	5,615,280	03/25/1997	Izawa et al.	382	135	
	A276	5,813,510	09/29/1998	Rademacher	194	206	

FOREIGN PATENT DOCUMENTS

Examiner Initial	Ref.	Document Number	Date	Country	Class	Sub-Class	Translation Yes/No

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OTHER DOCUMENTS (including author, title, date, pertinent pages, etc.)

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Examiner Initial	Ref.	Document Information

EXAMINER	DATE CONSIDERED
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*Examiner: Initial if citations considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.